

Information to identify the case:

Debtor 1	Germaine D. Seaborn	Social Security number or ITIN	xxx-xx-5537
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20415-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Germaine D. Seaborn

6/17/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Germaine D. Seaborn
 Debtor

Case No. 20-20415-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Jun 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2020.

db +Germaine D. Seaborn, 8 Cherry Alley, Monaca, PA 15061-1068
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 15194280 +CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217
 15194285 +Firestone Complete Auto Care, 20030 Route 19, Cranberry Twp, PA 16066-6202
 15194287 Peoples Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
 15194289 +Quicken Loans Inc., P.O. Box 6577, Carol Stream, IL 60197-6577
 15194290 Shop Your Way MC, P.O. Box 6276, Sioux Falls, SD 57117-6276

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 18 2020 04:46:33 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com Jun 18 2020 04:48:40 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 15194279 EDI: BANKAMER.COM Jun 18 2020 07:43:00 Bank of America, P.O. Box 982238,
 El Paso, TX 79998
 15194281 EDI: COMCASTCBLCENT Jun 18 2020 07:43:00 Comcast, P.O. Box 21129, Eagan, MN 55121-0129
 15194283 +EDI: DISCOVER.COM Jun 18 2020 07:43:00 Discover Fin Svcs LLC, P.O. Box 15316,
 Wilmington, DE 19850-5316
 15194284 E-mail/Text: kburkley@bernsteinlaw.com Jun 18 2020 04:48:40 Duquesne Light Company,
 P.O. Box 67, Pittsburgh, PA 15267-0001
 15194282 EDI: IRS.COM Jun 18 2020 07:43:00 Department of the Treasury, Internal Revenue Service,
 310 Lowell Street, Stop 360, Andover, MA 01810
 15194286 +EDI: AGFINANCE.COM Jun 18 2020 07:43:00 One Main, P.O. Box 1010,
 Evansville, IN 47706-1010
 15194288 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 18 2020 04:48:12 Quicken Loans,
 1050 Woodward Avenue, Detroit, MI 48226-1906
 15194291 +EDI: WFFC.COM Jun 18 2020 07:43:00 Wells Fargo, P.O. Box 14517,
 Des Moines, IA 50306-3517

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2020 at the address(es) listed below:

Brian J. Bleasdale on behalf of Debtor Germaine D. Seaborn bleasdb@yahoo.com
 Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
 James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgrouper@kmlawgroup.com
 Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
 jbluemle@bernsteinlaw.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
 srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 6